

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Elliot Husbands
Dale Husbands
Debtor(s)

Case No. 09 B 15050

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/27/2009.
- 2) The plan was confirmed on 06/29/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/26/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 06/30/2014.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$48,638.06.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$44,952.50
Less amount refunded to debtor	\$852.55

NET RECEIPTS: **\$44,099.95**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,831.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,181.82
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,013.32**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Arrow Financial Services	Unsecured	993.00	NA	NA	0.00	0.00
Calvary Portfolio	Unsecured	89.00	NA	NA	0.00	0.00
CarMax Auto Finance	Secured	15,214.00	14,910.48	15,062.24	15,062.24	1,106.49
Chase Bank USA NA	Unsecured	9,739.00	NA	NA	0.00	0.00
CitiFinancial	Unsecured	8,837.00	8,740.04	8,740.04	985.00	0.00
Client Collection Services Inc	Unsecured	920.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	NA	284.37	284.37	32.05	0.00
Cook County Treasurer	Secured	6,789.25	11,744.93	6,789.25	6,681.54	0.00
Cook County Treasurer	Unsecured	NA	335.93	335.93	0.00	0.00
Credit Management Co.	Unsecured	167.00	NA	NA	0.00	0.00
Diversified Adjustment Service	Unsecured	110.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	537.00	547.16	547.16	61.66	0.00
Green Tree Servicing LLC	Secured	255,782.88	255,313.30	245,885.29	0.00	0.00
Green Tree Servicing LLC	Secured	9,928.01	9,428.01	9,928.01	9,928.01	0.00
Internal Revenue Service	Priority	NA	2,000.00	2,000.00	2,000.00	0.00
Jefferson Capital Systems LLC	Unsecured	NA	1,439.94	1,439.94	162.28	0.00
Jefferson Capital Systems LLC	Unsecured	3,995.00	3,995.22	3,995.22	450.26	0.00
Nicor Gas	Unsecured	1,310.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	829.00	835.59	835.59	94.17	0.00
Portfolio Recovery Associates	Unsecured	17,620.00	17,620.60	17,620.60	1,985.84	0.00
Portfolio Recovery Associates	Unsecured	868.00	868.39	868.39	97.87	0.00
Portfolio Recovery Associates	Unsecured	2,901.00	3,002.99	3,002.99	338.44	0.00
Portfolio Recovery Associates	Unsecured	480.00	480.28	480.28	54.13	0.00
Resurgent Capital Services	Unsecured	413.00	413.90	413.90	46.65	0.00
RSHK/CBSD	Unsecured	684.00	NA	NA	0.00	0.00
United Collection Bureau Inc	Unsecured	370.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$245,885.29	\$0.00	\$0.00
Mortgage Arrearage	\$9,928.01	\$9,928.01	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$21,851.49	\$21,743.78	\$1,106.49
TOTAL SECURED:	\$277,664.79	\$31,671.79	\$1,106.49
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,000.00	\$2,000.00	\$0.00
TOTAL PRIORITY:	\$2,000.00	\$2,000.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,564.41	\$4,308.35	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,013.32</u>	
Disbursements to Creditors	<u>\$39,086.63</u>	
TOTAL DISBURSEMENTS :		<u>\$44,099.95</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/11/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.